AUG 2 9 2003
PATENT & TRADEMARK OFFICE
JC181

MARKED-UP VERSION OF REPLACEMENT PARAGRAPHS

In the Title

~~SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR~~ MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL MANAGER

Page 13, lines 11-29

A preferred embodiment of a system in accordance with the present invention is preferably practiced in the context of a personal computer such as an IBM™ compatible personal computer, Apple Macintosh computer or UNIX™ based workstation. A representative hardware environment is depicted in Figure 2, which illustrates a typical hardware configuration of a workstation in accordance with a preferred embodiment having a central processing unit 210, such as a microprocessor, and a number of other units interconnected via a system bus 212. The workstation shown in Figure 2 includes a Random Access Memory (RAM) 214, Read Only memory (ROM) 216, and I/O adapter 218 for connecting peripheral devices such as disk storage units 220 to the bus 212, a user interface adapter 222 for connecting a keyboard 224, a mouse 226, a speaker 228, a microphone 232, and/or other user interface devices such as a touch screen (not shown) to the bus 212, communication adapter 134 for connecting the workstation to a communication network (e.g., a data processing network) and a display adapter 236 for connecting the bus 212 to a display device 238. The workstation typically has resident thereon an operating system such as the Microsoft Windows NT or Windows/95 Operating system (OS)™, the IBM OS/2™ operating system, the MAC OS™, or UNIX™ operating system. Those skilled in the art will appreciate that the present invention may also be implemented on platforms and operating systems other than those mentioned.

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A preferred embodiment is written using JAVA™, C™, and the C++™ language and utilizes object oriented programming methodology. Object oriented programming (OOP) has become increasingly used to develop complex applications. As OOP moves toward the mainstream of software design and development, various software solutions require adaptation to make use of the benefits of OOP. A need exists for these principles of OOP to

be applied to a messaging interface of an electronic messaging system such that a set of OOP classes and objects for the messaging interface can be provided.

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Programming languages are beginning to fully support the OOP principles, such as encapsulation, inheritance, polymorphism, and composition-relationship. With the advent of the C++™ language, many commercial software developers have embraced OOP. C++™ is an OOP language that offers a fast, machine-executable code. Furthermore, C++™ is suitable for both commercial-application and systems-programming projects. For now, C++™ appears to be the most popular choice among many OOP programmers, but there is a host of other OOP languages, such as Smalltalk, Common Lisp Object Systems (CLOS), and Eiffel. Additionally, OOP capabilities are being added to more traditional popular computer programming languages such as Pascal.

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Figure 13 is a flowchart illustrating a method for brokering and outsourcing in a financial manager. First, in operation 1300, at least one financial goal is displayed to a user such as a goal of obtaining a new car. The financial goal has an option range includes at least one option for the goal. For example, in the goal for obtaining a new car, the options may comprise a different models of cars that the user may wish to obtain such as a Honda™ Civic, a Toyota™ Camry, or a BMW™ 540i. Subsequently, in operation 1302, the user is permitted to add an additional option to the option range of the financial goal such a new model of car such as a Saturn™ SL. The user is further permitted to adjust one or more preferences relating to attaining the financial goal. See operation 1304. Also, one of the options of the option range of the financial goal may be selected based on the adjusted preference. This selection is done by determining which option in the option range best fits the preferences of this option and the preferences for the other financial goals of the user. Such selected option may also be displayed to the user. See operation 1306.

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In one embodiment of the present invention, the step of adding an additional option to the option range of the financial goal further includes selecting a provider such as an automobile

manufacture like Saturn™, and selecting an option provided by the selected provider such as, for example a Saturn™ SL. The selected option is then added to the option range of the financial goal. As an option, the selected provider may be selected from a list of a plurality of providers (e.g., a list of automobile manufacturers).